



14230 U.S. PTO

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1855-1930

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1859-1951

FISH & RICHARDSON P.C.

March 22, 2004

Attorney Docket No.: 14053-003001

Mail Stop Patent Application

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Presented for filing is a new patent application claiming priority from a provisional patent application of:

Applicant: JUDITH KLUGMAN

Title: FLEXIBLE CATASTROPHE BOND

Enclosed are the following papers, including those required to receive a filing date under 37 CFR §1.53(b):

	<u>Pages</u>
Specification	17
Claims	6
Abstract	1
Cover Sheet	1
Declaration	2
Drawing(s)	4

Enclosures:

- Limited Recognition under 37 CFR § 10.9(b) (1 page)
- Request for Non-Publication (1 page)
- Postcard.

Under 35 USC §119(e)(1), this application claims the benefit of prior U.S. provisional application 60/457,423, filed March 24, 2003.

Basic filing fee	\$770-
Total claims in excess of 20 times \$18	\$54
Independent claims in excess of 3 times \$86	\$172
Fee for multiple dependent claims	\$0
Total filing fee:	\$996

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Page 2

A check for the filing fee is enclosed. Please apply any other required fees or any credits to deposit account 06-1050, referencing the attorney docket number shown above.

If this application is found to be incomplete, or if a telephone conference would otherwise be helpful, please call the undersigned at (650) 839-5070.

Kindly acknowledge receipt of this application by returning the enclosed postcard.

Brenda Leeds Binder has been given limited recognition under 37 CFR §10.9(b) as an employee of the Fish & Richardson PC law firm to prepare and prosecute patent applications wherein the patent applicant is a client of Fish & Richardson PC and the attorney or agent of record in the applications is a registered practitioner who is a member of Fish & Richardson, which is the case in the present application. A copy of the Limited Recognition document, which expires July 16, 2004, is attached hereto.

Please direct all correspondence to the following:

26181

PTO Customer Number

Respectfully submitted,



Brenda Leeds Binder

Limited Recognition under 37 CFR § 10.9(b)

Enclosures

BLB/lah

50205472.doc

**REQUEST AND CERTIFICATION
UNDER
35 U.S.C. 122(b)(2)(B)(i)**

First Named Inventor Judith Klugman

Title Flexible Catastrophe Bond

Atty Docket Number 14053-003001

I hereby certify that the invention disclosed in the attached application **has not and will not** be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

3/22/04
Date

Brenda Leeds Binder
Brenda Leeds Binder

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**

Brenda Leeds Binder has been given limited recognition under 37 CFR § 10.9(b) as an employee of the Fish & Richardson PC law firm to prepare and prosecute patent applications wherein the patent applicant is a client of Fish & Richardson PC and the attorney or agent of record in the applications is a registered practitioner who is a member of Fish & Richardson, which is the case in the present application. A copy of the Limited Recognition document, which expires July 16, 2004, is attached hereto.